G. R. S. IX-5]

Previous references.

File No. 15-14

1914-15 Banking

Serial Nos. 1 & 2

(G.I.)

(Banking)

Later references.

S.F. 13/17

41/16.

GI 13-1. (1+2)

S.F. 13-17 & 9+11, B: Jany 18

& 154-19 & 12, 5-16, 13 June 1920.

GENERAL AND REVENUE SECRETARIAT

(G.I: 273-24-1 to 10.

Mily 237-A Nos 1+2.

Serial Nos. 1 & 2

(Pl 53/2/E)

Part B for June 1915

SUBJECT.

Requesting Govt to Constitute a Provident Fund for Officials on lines similar to the Provident Fund in the Madras Presidency etc.

H 7389-437 dt: 15.6.17

Directing the formation of a State Provident Fund with effect from 1st July 1915, open to all Govt Servants.

W D 88—GPB—50,000—24-7-16

HMB

G.R.S. [11] 1912.

GENERAL AND REVENUE SECRETARIAT

(Bdle 1854)

NOTES.

File No. 15

FILE HEADING.

Singapore Government Provident Fund.

From

Mr. C. S. Balasundaram Iyer & other officers

No. Memo Dated 6.10.14 Received 8.10.14

Diary No. 1308 | Enclos. Nil Spare Copies. | Serial No. 1

BRIEF ABSTRACT OF LETTER.

Request Govt to constitute a Provident Fund for officials on lines similar to the Provident Funds in the Madras Presidency & Ceylon by the officers to contributing to a maximum of one pay & the amount with accumulated compound interest at 4 p.c. to be repaid to the officer at his retirement or to his heirs.

NOTES AND ORDERS.

The memorials addressed to the Secretary.

H. Secy's remarks. Chinese Asst Secy Tamil Dept

There is not the least objection. Please draw up a list of rules on the lines of the S.S. & the Fund & put up with a short draft order within a fortnight. 11

NOTES—First Sheet.

GPB—35,000—15-6-12.

G. R. S. 12]

General and Revenue Secretariat. | B File No. 15 of 1914.

Serial No.

If approved the proposed rules may be got typed

Draft rules as at Annexure A to chapter 28 civil st code slightly modified to suit local conditions & requirements subd. also Draft G. O is ~~also~~ subd

hd. BBr 29/10

2) Some Officers ~~have applied~~ request that a Provident fund on the lines similar to those in British India may be started here.

Jun R. J — may please do notice

3) There is no harm in doing so and it will be an advantage to Govt to get some more money during a period when a large P.W. & Ry programme is on hand. The 4% interest which is to be paid is not too much for money which cannot ~~be~~ practically be withdrawn. It will be just like raising a 4% debenture loan and 4% interest is not too much for our Govt.

3 typed copies

4) Draft rules on the lines of the General Provident fund in British India and a G.O. are put up.

The rules of the British Indian fund are found in Pp 229 to 237 of the civil Account Code Vol I and the points in wherein the rules proposed differ from the British Indian rules are as follows: —

(1) In British India, the fund is Subscription to

NOTE—Contn. sheet.

GPB—03,000—15-9-14

General and Revenue Secretariat. | 18 File No. 15 of 1914.

Serial No.

Compulsory in certain cases. As here ~~we have~~ Subscription to the Insurance fund is Compulsory it is made optional to Subscribe to the Provident Fund.

(2) The Provident Fund is proposed to be made open to all ~~servants in~~ Subordinate Services or inferior Service in British India, it is open to superior servants. It is not likely that inferior Servants would Care to Subscribe to a fund from which money cannot ordinarily be withdrawn but it is not Considered necessary to Shut them out Entirely.

(3) In British India, the money at the credit of a depositor is paid to the widow & minor Children to the Exclusion of others if a depositor dies and has not nominated anybody as his beneficiary. ~~Such a rule~~ This rule it appears is introduced under the legal Sanction of the Provident Fund Act. In the absence of a Similar Act here, it ~~is not~~ may not be considered legal to introduce Such a provision ~~to~~. For the present, therefore, as in the Insurance Rules, the money is proposed to be paid to the legal heirs but it is Submitted that a Provident Fund Act may be introduced passed in our State also

NOTE—Contn. sheet.

GPB—03,000—15-9-14

G. R. S. 12]

General and Revenue Secretariat.

B File No. 15 of 1914.

Serial No.

So as to enable us to have a rule corresponding to the British Indian Rule.

(4) The rate of subscription is from 6¼ % to 12½ % as in British India.

(5) It is proposed to make subscription to this fund compulsory in the case of persons who are required to insure their lives under the Insurance Rules but are unable to do so on account of overage or disqualification by the Medical Officer.

Dewan) (4) 30/6/14.

441

5) I have gone through the rules & made a few changes here & there. The draft & the rules may be approved

Dewan) 1/7/14

2679 18.11.14

6) I shall be glad if the First Member will kindly scrutinize the rules and the draft order and record his opinion.

7) The papers may then be circulated to the other Members of Council and returned to me.

10.12.14.

1st Member)

NOTE—Contn. sheet.

GPB—03,000—15-9-14

Dpo 1308

J. R. S. 12]

General and Revenue Secretariat. | B File No. 15 of 1914.

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8) I think the draft order is all right. I have made remarks on the draft rules, which should be examined & to which replies should be given.

17/12/14

Second Member)

Mr Lamb

21.12

9) It is a good move & has my approval. The minimum percentage of Civil members may perhaps be still reduced so as to admit a greater number of officials into the benefits of the scheme

22/12

22/12

22/12

Extraordinary member

10) I am in favour of the proposed provident fund for Govt officers.

24.1.15.

11)

Resubmitted with reference to para. 7 (Dewan's Note). Dewan 25/1

The file may be returned back to the First Sec for favour of Approval in the information regarding above, (by the First member in particular.

12) The case may not be submitted to me when it is complete.

30.1.15.

4086
27-1-15

NOTE—Contn. sheet.

GPB—03,000—15-9-11

D-1808

(6

G. R. S. 12]

General and Revenue Secretariat. | B File No. 15 of 1914.

Serial No.

13) This file is sent to Br II for answering the points raised by the First member.

Draft 30/1

14) The queries of the 1st member have been numbered Serially and the following Explanations are offered on the points noticed. —.

(1) * The Provident Fund allows a Special rate of interest of 4% to be paid by Govt while on its own investments in the Govt of India Pro Notes Govt gets only 3½%. Admission to the Provident Fund is therefore a real concession and not a mere business proceeding as in the case of the Steli life Insurance which pays its own way. So Govt will have to limit the number of admissions and there seems to be no reason why all employees or those in aided institutions should be admitted thereto - at any rate for the present.

(1)a I think District and Municipal Fund employés maybe allowed permitted to Subscribe to this Fund. There are practical difficulties in the way of extending the benefits of this fund to members of aided Educational institutions as collection of monthly subscription by deduction from pay bills is not possible in such cases and there are no treasuries in all the places where there are aided institutions to procure payment by direct Cash payment. In any Case this point may be reserved for future consideration. — mde

I agree Hy

The rule as proposed follows the Govt of India rule

No (2). This may be omitted if so desired. It was copied from the Govt of India rule.

(2) We have no Section Clerks or Copyists who are members of fixed establishments. This note may therefore be omitted. — mde

I agree Hy

No (3). There is no objection to this addition being made in this rule and in the application form a certificate may also be introduced as in the case of Savings' Bank Depositors to the following effect:- I have read over

(3) This addition will be made to the rules. The form of Certificate may be as follows:

Yes Hy

I agree to be bound by the Statutes of Provident Fund Rules as they stand

NOTE—Contn. sheet.

GPB—03,000—15-9-14

Serial No.

The whole may be omitted. Unless there is Special legislation for Ind. will be bound to recognise testamentary dispositions not only to the extent indicated, but to the whole extent legally admissible.

(6) The portion in square brackets may for the present be omitted until legislative action is taken. It has been suggested that a Provident Fund Act as in British India may be introduced Eng.

Hy. 31.1.15.

Hosery.

1st member)

Rule 4. I think it would be best to omit the first clause. In case of those to whom this is obligatory, it would not be right to allow lapses at all. In other cases, suppose the man fails to pay & the amount lapses, what provn is there to prevent his applying again to be admitted to the fund & under what rule can his applⁿ be rejected?

14) Please make these alterations and retype the rules.

12/2/15 Comptr

G. R. S. 12]

General and Revenue Secretariat.

B File No. 15 of 1914

Serial No.	
	for 6½ %; in rule 17, 9 (1) (a) for
	9 (2) a & so on.
	3) Probably legislative backing will be
	necessary to Rule 9 (2) (b) proviso; but that
	can be considered later on.
	4) I have initialled the rules & the despatch
Typed D.S.N perhaps Feder? has an Italics mans script. Apply by	submissn with.
	25/4
	Dewan)
6960 28.4.15	

NOTE—Contn. sheet.

GPB—70,000—17-12-15

(11

Submitted to His Highness.

(paper under disposal

These papers relate to a representation of certain officers of Government that a Provident Fund may be constituted in our State on lines similar to those in British India for the benefit of the employees of the State.

x
Draft for approval.

2. The Members of Government and myself are in favour of the proposed Fund. Draft Rules on the lines of those relating to the General Provident Fund in British India and a draft Government order are put up.

pages 5 - 10 of office rules.

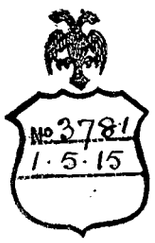
3. The Rules have been framed by the Financial Department and scrutinized by the First Member and provide for a monthly subscription of not less than 6¼ % and not more than 12½ % of the pay of an officer and for the payment of compound interest at 4% on the balance at the credit of the subscriber.

4. If the scheme is approved, the proposed Rules will be further scrutinized from a legal point of view before issue.

5. The draft order and Rules may be graciously approved.

M. Visvesvaraya
19 May 1915

Record of Cases submitted for the Orders of His Highness the Maharaja



Subject.

Constitution of a Provident Fund in the State.

1067

Order.

~~KRM~~

6/5/15

14/5/15

Seen by

Attention is invited to para 4

9.5.15

The Asst Secy will kindly consult the Govt Advocate & do the needful

11/5/15

G. R. S. 12]

General and Revenue Secretariat. | File No. | of 191 .

Serial No.

25) Forwarded G.O. 6 to the Govt Advocate for favour of opinion and early return.

No R153 dt 14 May/15

Sd/- Thaenaene 11-5-15

26)

Rule I.

G. O. 6 L of 14-15.

In view of the fact that the Rules open to all Govt servants in the superior & inferior service the expression "officers" may be suitably retained in this rule as well as in the other rules where it occurs.

Rule IV

The right to withdrawal is particularly referred to in Rule 9 & it follows that the exercise of the

Do the words officers include inferior servants also? So no change is necessary. Sd 27/5.

No. besides the rules which follow are given.

NOTE—Contn. sheet.

GPB—5,000—26-6-11

R. S. 12]

General and Revenue Secretariat. File No. 15 of 1914.

Serial No.

right in any other way is not permissible. The rule relating to lapse of subscription not having been adopted in our rules the latter portion of the said adopted as Rule IV of our rules may also be omitted.

There seems to be no harm in having rule 4 as it is. hg 27/5

Rule VI.

(1) add in the beginning of the rule "Except as hereinafter provided for [our rules provide for a 3⅛% minimum in the case of some]. may be kept as it is. M 30/5

(2) As the rule at present stands there is no intermediate rule between 3⅛% & 6¼%, as there is between 6¼% & 12½%. So that a person on & below the salary of 10 Rs a month wishing to alter his rate must pay the minimum rate of 6¼%. An intermediate rate of 9 pies in the rupee may usefully be provided for. may be added though the addn does not seem to be very necessary hg 27/5 may be added M 30/5

(3) after Rupees 10 add "a month" The following sentence may be substituted for the second sentence of app. "In the case of persons whose pay is not more than Rs 10, the rate may be at an anna or 3 pies an anna in the Rupee". hg 27/5. yes M 30/5

Rule 9 (2) (a) = Requires legislative sanction. 11/pw 22/5

Abdur Rahman Jan for A.D. Scale

Br will may be asked to take necessary action hg. 27/5. yes M 30/5

22.5.15.

Received

18/5/15

M 30/5 PVS

hg. 27/5

NOTE—Contn. sheet.

GPB—25,000—2-11-14

1/5 12

1308

G. R. S. 12]

General and Revenue Secretariat.

B File No. 15 of 1914.

Serial No.

alleviations supported by Revs are made in the rule.

If approved the draft orders will now be issued as they have to take effect from 1.7.15 and Bor III will be asked to take steps to get legislative sanction for Rule 9(2), a.

Dewan) 31/5/15

7649
1.6.15.

I see no objection if the Finl. Member approves 12.6.15

182 member)

Mary Lloyd

15/6/15 Issue at once

NOTE—Contn. sheet.

GPB—25,000—2-11-14

G.R.S. 13]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

The file about the Starting Provident Fund is herewith submitted. The order will have to be printed & printed copies sent to sale. The 14 Leaves & Index Compared Copy maybe I spoke to them it may be sent with Pass for printing It is a motion for orders if the Order with amendments Shewed and be published as a Supplement in pursuance in the Gazette. after issue this file will Deserted. be sent to Re. For ill for further 15/6/15 taking further action

Signed M 15/6

maybe published M 15/6

J. Mis 9-15 yes M 15/6

M 15/6 by

To Branch III

M 15/7

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form

GPB—10,000—10-6-14

1914 15

SECTION Banking

MYSORE. FILE NO. 15-14

6th October 1914.

To

Dewan Bahadur,

J.S.Chakravarti, Esq., M.A., F.R.A.S.,

Financial Secretary to the Government

of Mysore.

The undersigned officers have the Honor to request the Financial Secretary to move the Government to constitute a Provident Fund for Government Officials on lines similar to the Provident Funds in the Madras Presidency and elsewhere viz., the officers to contribute up to a maximum rate of say, 15 % of their pay and the amount with accumulated compound interest at 4 % to be repaid to the officer at his retirement or to his heirs.

Proceedings of the Government of His Highness
The Maharaja of Mysore.

Order No. H7389-437
B 15-14-2

Dated Bangalore 15 June 1915.

To enable Government servants to make suitable provision for themselves in their old age and for their families, Government have provided facilities by instituting the Life Insurance and Family Pension Funds. A representation has however been received from several officers requesting that in addition to these, a Provident Fund may be constituted similar to the funds in the Madras Presidency and other Provinces of British India.

Government are pleased to view the representation favourably and direct the formation with effect from the 1st ~~April~~ July 1915 of a State Provident Fund open to all Government servants and governed by the rules annexed to this order.

The fund will be under the management of the Comptroller and accounts connected therewith will be kept in the Comptroller's Office.

At the close of each year the Comptroller will submit a report to Government regarding its working.

It is considered that for the present until the number of subscribers becomes numerous no extra Establishment would be necessary for work connected with this in the Comptroller's Office.

Financail Secretary to Govt.

To 18.2.15.

The Comptroller, Mysore Government.
The Heads of Departments.
The Deputy Commissioners of Districts.

15/6/15

H.K.S.-3

A N N E X U R E.

RULES REGULATING THE STATE PROVIDENT FUND.

Scope of fund.

R u l e 1.

The fund will be a general fund open to all officers in permanent pensionable and non-pensionable posts under Government or under Local or Municipal Boards.

Note.- Persons appointed on probation to substantive appointments are eligible to subscribe to the fund.

CONDITIONS OF MEMBERSHIP OF FUND.

R u l e 2.

Subscription to this fund will be optional in the case of all officers except those who, under the State Life Insurance Rules, are required to compulsorily insure but are rejected by the Medical Officer or cannot do so on account of over age. In the case of such officers it will be compulsory. Subscribers must enter into an agreement to be bound by all these rules and any alterations that may be made in them from time to time.

R u l e 3.

If an officer who is subscribing to the fund is transferred to foreign service he shall (in the absence

absence of special order of Government to the contrary) continue subject to these rules in the same manner as if he was not transferred.

Rule 4.

No right to withdrawal of the sum at the credit of a subscriber will be recognised other than as provided for in Rule 9.

Rate of Interest.

Rule 5.

Compound interest at 4 per cent per annum will be allowed on subscriptions; but Government reserve the right to reduce this rate at any time for officers who become subscribers to the fund after Government have announced their intention of reducing the rate.

Note.- If a subscriber dies, interest will be allowed on the amount at his credit in the fund up to the end of the month in which the death occurs, whether that amount is withdrawn before or after the end of that month. When a subscriber, being in permanent Government service retires, interest will be allowed up to the end of the month immediately preceding that in which he quits the service. If a subscriber holding a temporary post exercises, on the termination of his appointment, the option, allowed by Rule 9 (1), of leaving in the fund the amount accumulated to his credit, interest will be

be allowed on that amount for not more than a year after the termination of employment. If the depositor subsequently obtains re-employment under Government, deposits not withdrawn will commence again to bear interest ffom the date on which subscriptions are renewed.

Rate of Subscriptions.

Rule 6.

Except as hereinafter provided, the monthly subscription must not be less than $6\frac{1}{4}$ per cent. and not more than $12\frac{1}{2}$ per cent. on the salary of each subscriber for the month; and as between these two limits, must be at the rate of either $1\frac{1}{4}$, $1\frac{1}{2}$ ~~and~~ or $1\frac{3}{4}$ annas in the rupee. In the case of persons whose pay is not more than Rs.10 p.m the ~~minimum~~ rates may be at ½ an anna or ¾ an anna in the rupee. ~~Rs.3⅛ per cent.~~ If the officer is on foreign service, the subscription will be calculated on the pay he was drawing immediately prior to the transfer to foreign service.

A subscriber may alter his rate of subscription with effect from the beginning of any financial year, by giving notice before the end of the preceding year.

In the case of an officer on a permanent establishment, who is detached on temporary duty under article 254 of the Mysore Service Regulations, subscription should be calculated on the salary actually drawn by him in his temporary appointment.

Similarly, in the case of an officer on deputation, subscription should be calculated on salary plus his deputation allowance.

Subscription during leave.

Rule 7.

Subscriptions during leave of any kind will be optional. Subject to the limits of $6\frac{1}{4}$ and $12\frac{1}{2}$ per cents. they will be calculated on the allowances admissible during leave.

An officer on re-instatement after a period passed under suspension may be allowed the option of subscribing for that period. In the case of an officer who exercises the option of subscribing to the fund during leave without allowances, or on re-instatement after a period passed under suspension without allowances, it is left to the discretion of the Comptroller to determine, in each case the amount on which subscription should be paid, the general principle to be observed being that the subscription should be calculated on half the salary last drawn by the officer before he proceeded on leave without allowances, or was placed under suspension without allowances.

Realization of subscriptions.

Rule.- 8.

Subscriptions will be recovered by deduction from pay bills but they may be made by remittance in cash to the Treasury when an officer is in foreign service or on leave.

When a subscriber draws his leave allowances in England at the State Bankers, his subscriptions may be paid by deductions from leave allowances, credit to the officer's acount in the fund, in respect of such payments being given at the rate of fifteen rupees to the pound.

An officer who desires to subscribe during leave must notify his intention beforehand in order to allow the deductions from his leave allowances being noted . He will not be permitted to discontinue subscribing during such leave.

An officer, who fails to notify his intention to continue to subscribe when proceeding on leave, can subsequently pay his subscription in cash.

Withdrawals on retirement or death.

Rule 9.

(1) Subject to the provisions of this rule, the sum which accumulated to the credit of an officer in permanent employ will, when he quits the service, become his absolute property and be handed over to him unconditionally. An officer holding a temporary post may, on the termination of his appointment, either withdraw the amount standing at his credit or leave it in the fund. Any sum so left in the fund may be withdrawn at any time after his cessation of service.

(2) In the event of an officer's death before retirement or after retirement, but before the money has been handed over, -

(a) it will be divided between his widow or widows and children in accordance with any request that he may have submitted in the prescribed form, which request must state the person to whom sums intended for the benefit of minors are to be paid;

or ~~to~~ it will be handed to such trustees as the subscriber may appoint by will to administer, for the benefit of his widow or widows and children, the funds standing at his credit at the time of his death;

(b) If no such request has been submitted, it will be paid to the legal representative of the estate, as determined by a Civil Court having competence to pass orders in this respect: Provided that, if the sum remaining at the credit of the depositor does not exceed Rs.500, it may be paid to such person or persons as the Comptroller considers to be entitled thereto.

~~(c) This would require legislation to be effective.~~

(3) Ordinarily, officers should make their own arrangements at retirement to draw in India the sum at their credit in the State Provident Fund. In the case, however, of depositors and the beneficiaries of deceased depositors who are resident in England, Government may order payment in England at the market rate.

Advance for special purposes.

Rule 10.

No final withdrawal will be allowed until the subscriber quits the service or dies. But when the pecuniary circumstances of the subscriber are such that the indulgence is absolutely necessary, a temporary advance not ordinarily exceeding three months' pay may be allowed from the sum at his credit at the discretion of the sanctioning authority,

who shall be -

1. The Government for gazetted officers and for all payments exceeding Rs.300.

2. The Head of the Department for non-gazetted officers for payments exceeding Rs.50 but not exceeding Rs.300.

3. The Head of the office for non-gazetted officers for payments not exceeding Rs.50.

The following may be recognised as legitimate occasions for advances-

(a) to pay expenses incurred in connection with the illness of the subscriber or a member of his family;

(b) to pay for the passage of any member of a subscriber's family coming from beyond the sea to join him, or requiring to make a journey beyond the sea from some ~~urgent calls;~~ Cause

(c) to pay expenses in connection with the marriages, funerals or ceremonies which ~~may~~ by the religion of the subscriber it is incumbent upon him to perform and in connection with which it is obligatory that expenditure should be ~~incurred~~ incurred.

N o t e.- Advances, though not confined rigidly to the objects laid down in clauses (a) ~~and~~ to (c) above will be made with a due regard to the principles contained in those clauses and regulated with regard to the amount of subscriptions lying to the credit of the applicant.

Advances will be recovered at the discretion of the sanctioning authority in not less than 12 monthly instalments or more than 24. A subscriber may, however, at his option make repayment in less than 12 instalments or may repay 2 or more instalments at the same time. Recoveries will be made monthly, commencing from the first payment of a full month's salary after the advance is granted, but no recovery will be made from an officer while he is on leave of any kind. Recovery may also be postponed while an advance of pay granted to him on transfer is being recovered. The instalments will be paid by compulsory deductions from salary, and will be in addition to the usual subscription.

Reservation of power to Government to alter rules.

Rule - 11. The Government reserve to themselves the power to amend or alter the rules as may be required.

P r o c e d u r e.

R u l e. 12.

The deposits received under the foregoing rules will be credited on the books of the Government to an account named "The State Provident Fund." The general administration of the fund will rest with the Government in the Finance department, and the accounts will be kept by the Comptroller to the Government of Mysore.

Rule. 13.

A depositor must, when paying a subscription, whether his subscriptions to the fund are recovered by deduction from bills or paid in cash, specify the number of his account which will be communicated to him by the Comptroller.

Rule. 14.

The interest under Rule 5 will be allowed for each calendar month upon the minimum balance of the depositor's account between the close of the fourth day and the end of the month. It will be added to the principal at the end of the official year except when the account is to be finally closed.

Yearly advice to depositors.

Rule 15.

As soon as possible after the close of each year each depositor will receive a statement of his account with interest made up to 30th June. Depositors are required to satisfy themselves as to the correctness of these statements; and unless errors in them are brought to the notice of the Comptroller, within one month from the date of their receipt, Government will not be responsible for any sums not included in the account.

Rules 16.

Any depositor may once in the official year but not oftener receive, on application to the Comptroller a copy of his account for the last official year and for so many months of the current year as may have been posted and agreed.

Rule 17.

The Comptroller will endeavour to secure by issue of reminders that all depositors shall submit in the prescribed form the "request" provided for in Rule 9 (2) (a) of the rules. Each depositor should be ~~xxxxxxx~~ invited to revise this declaration at least once a year. All such declarations still in force should be carefully recorded.

15/6/15

STATE PROVIDENT FUND.

Form of Declaration.

F o r (x) Depositor)

I hereby declare that in the event of my death the following persons shall be entitled to receive payment of the amount to my ~~deposit~~ credit in the State Provident Fund in the proportions noted against their names and I make this my will so far as regards such deposit.

I also request that the amount payable as above to the minors be paid to the persons named below.

Name and address of the nominee.	Relationship with the subscriber.	Whether Major or Minor. If Minor, state date of birth.	Share of the deposit payable.	Name and address of the person to whom share is to be paid on behalf of minor.	Sex and parentage of persons referred in previous column.

Signature.

Two Witnesses

Signature 1

2.

State
Here ~~enter~~ married or unmarried.

(x)

STATE PROVIDENT FUND.

Form of Declaration.

(For * depositor)

I hereby declare that in the event of my death the following persons shall be entitled to receive payment of the amount to my ~~deposit~~ subscription in the State Provident Fund in the proportions noted against their names and I make this my will so far as regards such deposit.

I also request that the amount payable as above to the minors be paid to the person named below.

Name & address of the Nominee	Relationship with the subscriber	Whether major or minor. If minor state ~~etc.~~ date of birth	Share of deposit payable	Name address of the person to whom share is to be paid on behalf of minor	ex parents of person referred to in previous column.

Signature;----------

To witnesses to signature----------

----

* Here state married or unmarried.

Draft

D. O. No. 7438

GENERAL AND REVENUE SECRETARIAT.

Dated Bangalore, 15 June 1915

Dear Mr. Yates,

I herewith send a Government Order and Rules relating to the State Provident Fund which require to be printed -- immediately as the scheme is to come into force on the 1st - July 1915.

The proofs may be sent to the Financial Branch as early as practicable and the order and the rules printed in the -- Gazette as an order of general importance.

A thousand printed copies are required in this office.

Yours Sincerely,

S. Shamanna

To

C. H. Yates, Esq.,

Superintendent, Government Press.

57
Vide 41/16
13/17

RULES

REGULATING THE

STATE PROVIDENT FUND

STATE PROVIDENT FUND

To enable Government servants to make suitable provision for themselves in their old age and for their families Government have provided facilites by instituting the Life Insurance and Family Pension Funds. A representation has however been received from several officers requesting that in addition to these, a Provident Fund may be constituted similar to the funds in the Madras Presidency and other Provinces of British India.

Government are pleased to view the representation favourably and direct the formation with effect from the 1st July 1915 of a State Provident Fund open to all Government servants and governed by the following rules.

The fund will be under the management of the Comptroller and accounts connected therewith will be kept in the Comptroller's office.

At the close of each year the Comptroller will submit a report to Government regarding its working.

[*No. Fl. 7389-437—B. 15-14-2, dated 15th June 1915.*]

Rules Regulating the State Provident Fund.

Scope of fund.

1. The fund will be a general fund open to all officers in permanent pensionable and non-pensionable posts under Government or under Local or Municipal Boards.

Note 1.—Persons appointed on probation to substantive appointments are eligible to subscribe to the fund.

Note 2.—Officers in temporary service are, with the consent of the head of their office, eligible to subscribe to the fund, provided that they have been employed or are, in the opinion of the head of their office, likely to be employed for at least three years.

[*G. O. No. Fl. 499-547—B. 15-14-4, dated 2nd August 1915.*]

Note 3.— The fund will not be open to subscribers of the State Railway Provident Fund. [*G. O. No. Fl. 3579-627—G. F. 146-16-1, dated 23rd December 1916.*]

2. Subject to the exception noted below, subscription to the fund will be optional.

Exception.—It will be compulsory in the case of permanent officers of Government entering the service after 1st July 1915 who are unable to insure their lives in the State Life Insurance on even a part of their pay owing to over age or certified ill-health.

Note.—Subscribers must enter into an agreement to be bound by all these rules and any alterations that may be made in them from time to time.

[*G. O. No. Fl. 1301-50—B. 53-15-2, dated 16th September 1915.*]

3. If an officer who is subscribing to the fund is transferred to foreign service he shall (in the absence of a special order of Government to the contrary) continue, subject to these rules, in the same manner as if he was not transferred.

4. No right to withdrawal of the sum at the credit of a subscriber will be recognised other than is provided for in Rule 9.

Rate of Interest.

5. Compound interest at 4 per cent will be allowed on subscriptions; but Government reserve the right to reduce this rate at any time for officers who become subscribers to the fund after Government have announced their intention of reducing the rate.

decrease in the rate of salary which may ultimately be found to have been due in respect of the 30th June or which may take place during the year.

Explanations and Exceptions.

(*a*) *Rounding of Minimum Percentage.*—If 6¼ per cent of salary represents a sum not expressible in whole rupees, the nearest sum in whole rupees below that amount shall be taken as the minimum limit of subscription. For the benefit of depositors with small salaries the minimum subscription will be fixed at four annas and multiples thereof up to one rupee will be received as deposits.

(*b*) *New Subscribers.*—In the case of new subscribers, any broken period in the month of entry will be neglected, the first subscription being that due in respect of the first complete calendar month. The percentages will be reckoned on the rate of salary drawn in respect of the first day of such month. The rate of subscription elected will be assumed to be represented by the actual deduction which the officer himself causes to be made in his salary bill for that month, subject to correction, if necessary, as in the proviso to the substantive rule above. The amount thus elected will not be variable during the remainder of the year.

(*c*) *Foreign Service.*—In the case of an officer on foreign service on the 30th June, the percentages will be reckoned on the pay he would have drawn had he been in Mysore Service on that date.

(*d*) *Temporary Duty and Deputation.*—In the case of an officer on temporary duty under Article 254 of the Mysore Service Regulations, or on deputation on the 30th June, the percentages will be reckoned on the salary, exclusive of deputation allowance, if any, actually admissible at that date.

(*e*) *Leave and Suspension.*—On an officer's return from leave, or reinstatement after suspension, the fund payments falling due within the same finan-

Note.—If a subscriber dies, interest will be allowed on the amount at his credit in the fund up to the end of the month in which the death occurs, whether that amount is withdrawn before or after the end of that month. When a subscriber, being in permanent Government service retires, interest will be allowed up to the end of the month immediately preceding that in which he quits the service. If a subscriber holding a temporary post exercises, on the termination of hisappointment, the option, allowed by Rule 9 (1), of leaving in the fund the amount accumulated to his credit, interest will be allowed on that amount for not more than a year after the termination of employment. If the depositor subsequently obtains re-employment under Government, deposits not withdrawn will commence again to bear interest from the date on which subscriptions are renewed.

Rate of Subscriptions.

*6. The monthly rate of subscription shall be an amount expressed in whole rupees and shall remain fixed throughout the financial year. It may be any sum in whole rupees not less than $6\frac{1}{4}$ per cent of salary (*i.e.*, one anna in the rupee) and not exceeding $15\frac{5}{8}$ per cent (*i.e.*, $2\frac{1}{2}$ annas in the rupee), the rate of salary for this purpose being that drawn in respect of the 30th June of the financial year preceding. In the case of persons whose pay is not more than Rs. 10 per mensem the rates may be at $\frac{1}{2}$ an anna or $\frac{3}{4}$ of an anna in the rupee rounded off to the nearest multiple of 4 annas, below the calculated amount.

The amount which a subscriber elects to subscribe monthly for each financial year shall be assumed to be represented by the deduction which he himself causes to be made in his salary bill for the preceding June: provided that if the sum so deducted is below the minimum or above the maximum limit above prescribed the subscriber shall be assumed to have elected to subscribe the minimum or the maximum permissible amount, as the case may be.

The amount thus elected shall not be variable later on in the year on account of any increase or

* As amended in G. O. No. Fl. 3579-627—G. F. 146-16-1, dated 23rd December 1916.

cial year, in respect of the remainder of the month of joining and subsequent months, will be effected at the rate, if any, already fixed for that year under the substantive rule: otherwise at a new rate, determined in the manner laid down in the substantive rule, with reference to the rate at which salary is drawn in respect of the first day of duty.

*7. Subscription during leave of any kind will be optional. The monthly amount subscribed shall be a sum expressed in whole rupees and not exceeding the amount at which the officer was subscribing under Rule 6 prior to proceeding on leave, and not below 6¼ per cent on the salary he was drawing before proceeding on leave. An officer on reinstatement after a period passed under suspension may also be allowed the option of subscribing for that period. The monthly amount subscribed shall be a sum expressed in whole rupees and not exceeding the amount at which the officer was subscribing under Rule 6 prior to suspension and not below 6¼ per cent of the salary he was drawing before suspension.

Realization of Subscriptions.

8. Subscriptions will be recovered by deduction from pay bills but they may be made by remittance in cash to the Treasury when an officer is in foreign service or on leave.

When a subscriber draws his leave allowances in England at the State Bankers, his subscriptions may be paid by deductions from leave allowances, credit to the officer's account in the fund, in respect of such payments being given at the rate of fifteen rupees to the pound.

An officer who disires to subscribe during leave must notify his intention before hand in order to allow the deductions from his leave allowances being noted.

* As amended in G. O. No. Fl. 3579-627—G. F. 146-16-1, dated 23rd December 1916.

He will not be permitted to discontinue subscribing during such leave.

An officer, who fails to notify his intention to continue to subscribe when proceeding on leave, can subsequently pay his subscription in cash.

Withdrawals on retirement or death.

9. (1) Subject to the provisions of this rule the sum which accumulates to the credit of an officer in permanent employ will, when he quits the service, become his absolute property and be handed over to him unconditionally. An officer holding a temporary post may, on the termination of his appointment, either withdraw the amount standing at his credit or leave it in the fund. Any sum so left in the fund may be withdrawn at any time after cessation of service.

(2) In the event of an officer's death before retirement or after retirement, but before the money has been handed over,—

(*a*) it will be divided between his widow or widows and children in accordance with any request that he may have submitted in the prescribed form, which request must state the persons to whom sums intended for the benefit of minors are to be paid ; or it will be handed to such trustees as the subscriber may appoint by will to administer, for the benefit of his widow or widows and children, the funds standing at his credit at the time of his death ;

(*b*) if no such request has been submitted, it will be paid to the legal representative of the estate, as determined by a Civil Court having competence to pass orders in this respect ; Provided that, if the sum remaining at the credit of the depositor does not exceed Rs. ~~500~~, it may be paid to such person or persons as the Comptroller considers to be entitled thereto.

(3) Ordinarily, officers should make their own

arrangements at retirement to draw in India the sum at their credit in the State Provident Fund. In the case, however, of depositors and the beneficiaries of deceased depositors who are resident in England, Government may order payment in England at the market rate.

(4) Subscribers to the State Provident Fund who wish to withdraw to join the State Railway Provident Fund may be allowed to withdraw the amount subscribed by them with interest thereon.

[*G. O. No. Fl. 2242, dated 30th October 1916.*]

Advance for Special Purposes.

10. No final withdrawal will be allowed until the subscriber quits the service or dies. But when the pecuniary circumstances of the subscriber are such that the indulgence is absolutely necessary, a temporary advance not ordinarily exceeding three months' pay may be allowed from the sum at his credit at the discretion of the sanctioning authority, who shall be—

1. The Government, for gazetted officers and for all payments exceeding Rs. 300.

2. The Head of the Department, for non-gazetted officers for payments exceeding Rs. 50 but not exceeding Rs. 300.

3. The Head of the office, for non-gazetted officers for payments not exceeding Rs. 50.

The following may be recognised as legitimate occasions for advances—

(*a*) to pay expenses incurred in connection with the illness of the subscriber or a member of his family;

(*b*) to pay for the passage of any member of a subscriber's family coming from beyond the sea to join him, or requiring to make a journey beyond the sea from some urgent cause;

(*c*) to pay expenses in connection with the marriages, funerals or ceremonies which by the

religion of the subscriber it is incumbent upon him to perform and in connection with which it is obligatory that expenditure should be incurred.

Note.--Advances, though not confined rigidly to the objects laid down in clauses (*a*) to (*c*) above will be made with due regard to the principles contained in those clauses and regulated with regard to the amount of subscriptions lying to the credit of the applicant.

Advances will be recovered at the discretion of the sanctioning authority in not less than twelve monthly instalments or more than twenty-four. A subscriber may, however, at his option, make repayment in less than twelve instalments or may re-pay two or more instalments at the same time. Recoveries will be made monthly, commencing from the first payment of a full month's salary after the advance is granted, but no recovery will be made from an officer while he is on leave of any kind. Recovery may also be postponed while an advance of pay granted to him on transfer is being recovered. The instalments will be paid by compulsory deductions from salary, and will be in addition to the usual subscription.

Reservation of power to Government to alter rules.

11. The Government reserve to themselves the power to amend or alter the rules as may be required.

Procedure.

12. The deposits received under the foregoing rules will be credited on the books of the Government to an account named "The State Provident Fund." The general administration of the fund will rest with the Government in the Finance Department and the accounts will be kept by the Comptroller to the Government of Mysore.

13. A depositor must when paying a subscription, whether his subscriptions to the fund are re-

covered by deduction from bills or paid in cash, specify the number of his account which will be communicated to him by the Comptroller.

14. The interest under Rule 5 will be allowed for each calendar month upon the minimum balance of the depositor's account between the close of the fourth day and the end of the month. It will be added to the principal at the end of the official year except when the account is to be finally closed.

Note.—In the cases in which subscriptions are recovered by deductions from pay bills interest will be calculated on the subscriptions as though they were realized on the first of each month. [*G. O. No. Fl.' 5187-235—G. F. 41-16-2, dated 13th March 1917.*]

Yearly advice to Depositors.

15. As soon as possible after the close of each year each depositor will receive a statement of his account with interest made up to 30th June. Depositors are required to satisfy themselves as to the correctness of these statements; and unless errors in them are brought to the notice of the Comptroller, within one month from the date of their receipt, Government will not be rosponsible for any sum not included in the account.

16. Any depositor may once in the official year, but not oftener receive, on application to the Comptroller a copy of his account for the last official year and for so many months of the current year as may have been posted and agreed.

17. The Comptroller will endeavour to secure by issue of reminders that all depositors shall submit in the prescribed form the "request" provided for in Rule 9 (2) (*a*) of the rules. Each depositor should be invited to revise this declaration at least once a year. All such declarations still in force should be carefully recorded.

APPENDIX A.

Circular No. 2163—B. & R. 46, dated 17th July 1915.

Government having sanctioned in their Proceedings No. Fl. 7389-437—1315-14-2, dated 15th June 1915 (published in page 648 of Part IV of the *Mysore Gazette*, dated 17th June 1915) the formation with effect from 1st July 1915, of a State Provident Fund open to all Government servants and laying down certain rules governing the fund, the following subsidiary instructions are issued for the information of all officers in regard to the recovery and payment of the subscriptions to the fund.

(1) The agreement required to be furnished under Rule 2 is printed in the application in Form No. 1 appended. This form will be sent to the Treasury in duplicate along with the bill in which the first month's subscription is deducted, or with the subscription if paid in cash. The Treasury Officer will send the duplicate form with a certificate of credit for the amount in the Treasury account not later than the next day after receipt to enable this office to open an account in the name of the subscriber, and to communicate to him the number of his account for mention in connection with all future transactions relating to the account.

(2) Subscriptions are payable generally by deduction from pay bills except in the cases referred to in Rule 8. In the Public Works and certain other Departments in which salaries are drawn by cheques in treasuries, a separate cheque will be drawn for the subscriptions due from the staff of a Public Works Division or other office and sent to the Treasury for transfer credit

(3) To enable this office to satisfy itself that compulsory subscription in the case of all those referred to in Rule 2 is duly enforced, a certificate should, in future, be furnished to this effect on all establishment bills. The following will, therefore, be added to the certificate (No. 2) now existing on establishment bills about the insurance premium, *viz.*, " or failing insurance have contributed to the State Provident Fund " as required by rules.

The Treasury Officer should be careful to see that such a certificate is furnished on all bills presented for payment at his Treasury and should return the bill unpaid if it is not furnished.

(4) A schedule of subscriptions deducted from pay should be sent to the Treasury with each establishment bill. A similar schedule will be sent with each cheque for subscriptions due from Public Works and other departmental staff, drawing pay by means of cheques. It will be in Form No. 2 appended.

If any establishment bill is presented at the Treasury without the schedule, the Treasury Officer will refuse payment of the Bill.

(5) Subscriptions deducted from Gazetted Officers' bills and those received in cash will be entered in detail in a new subsidiary register to be opened for subscriptions received for the fund. In this register will also be entered the totals of all schedules received with establishment bills as in the case of the State Life Insurance subsidiary register. At the end of the month, the Treasury Officer will prepare a consolidated schedule of all subscriptions realised in Form 3 and send it to this office in support of the credit in the Treasury account.

S. P. F. 1]

STATE PROVIDENT FUND.

Application for admission to the State Provident Fund (to be submitted in duplicate).

Account number to be allotted by the Audit Office	Name of depositor	Official designation	Office to which attached	Date of commencement of permanent Service	Rate of salary per mensem	Rate of subscription per mensem	Whether compulsory or optional subscriber	Remarks
1	2	3	4	5	6	7	8	9

I agree to be bound by all the rules of the fund and any alteration that may be made in them from time to time.

Signature of applicant.

Station .....

Dated.....

Certificate by the Treasury :—

The subscription mentioned in this application, *viz.*, Rs.....(figures)..... (words) has been received and credited in the Treasury accounts on.....

Treasury Officer,

.....*Treasury.*

Signature of the Head of the Office,

Designation.....

Returned with account number allotted. This number should be quoted in all correspondence connected therewith.

No.....

Station.....

Date.....

Signature.....

Designation.....

S. P. F. 4]

STATE PROVIDENT FUND.

FORM OF DECLARATION.

(For *.....Depositor.)

I hereby declare that in the event of my death the following persons shall be entitled to receive payment of the amount to my credit in the State Provident Fund in the proportions noted against their names and I make this my will so far as regards such deposit.

I also request that the amount payable as above to the minors be paid to the persons named below :—

Name and address of the nominee	Relationship with the subscriber	Whether major or minor. If minor, state date of birth	Share of the deposit payable	Name and address of the person to whom share is to be paid on behalf of minor	Sex and parentage of persons referred to in previous column
1	2	3.	4	5	6

Two witnesses :—

Signature (1).....

(2).....

* Here state married or unmarried.

Signature.....

Designation.....

APPENDIX B.

Circular No. 5737—539, dated 19th January 1917.

With reference to the changes in State Provident Fund Rules sanctioned by Government and published on pages 2 and 3 of the Gazette of 4th January 1917, the attention of all drawers of salary and establishment bills is invited to the following points :—

1. The new rates of subscriptions should be adopted beginning with the amounts payable in February 1917. The rate of salary for the purpose of calculation of monthly subscription, payable for the remainder of the current official year, under the revised rule, should be that drawn in respect of the 31st January 1917.
2. From 1917-18, onwards the subscription should be based on the salary in respect of the 30th June of the previous financial year. The monthly rate of subscription should be in whole rupees. The minimum subscription is 6¼ per cent of salary where this amount is not a sum in whole rupees, the sum in whole rupees below that amount should be taken as the minimum.
3. In the case of persons whose pay is less than Rs. 10 the minimum rate of subscription is half-anna in the rupee, rounded to the nearest multiple of four annas below the calculated amount.
4. In cases where the monthly minimum rate payable under the rule is less than a rupee, the nearest multiple of annas four below the calculated amount, should be paid.

5. The monthly subscription, a depositor elects to pay for any financial year, should be taken at that which is paid at his instance from his claim for the preceding June and the rate thus elected cannot be altered later on in the year.
6. In the case of the current year the rate of subscription elected and paid in February 1917, cannot be altered during the remainder of the year.

APPENDIX C.

REGULATION NO. IX OF 1917.

(Received the assent of His Highness the Maharaja on the 22nd day of December 1916.)

A Regulation to amend the Law relating to Government and other Provident Funds.

Whereas it is expedient to amend the law relating to Government and other Provident Funds; His Highness the Maharaja is pleased to enact as follows:—

Title, extent and commencement.

1. (1) This Regulation may be called the Provident Funds Regulation, 1916.

(2) It extends to the whole of Mysore.

(3) It shall come into force at once.

Definitions.

2. In this Regulation,

(1) "Provident Fund" means a fund in which the subscriptions or deposits of any class or classes of employees are received and held on their individual accounts, and includes any contributions, credited in respect of, and any interest accruing on, such subscriptions, or deposits under the rules of the Fund:

(2) "Government Provident Fund" means a Provident Fund constituted by the authority of Government for any class or classes of its employees:

(3) "Compulsory deposit" means a subscription or deposit which is not repayable on the

demand, or at the option of the subscriber or depositor and includes any contribution which may have been credited in respect of, and any interest or increment which may have accrued on, such subscriptions or deposit under the rules of the Fund.

Payment from Government on death of subscriber or depositor.

3. When a subscriber to, or depositor in, any Government Provident Fund, dies, the officer or person whose duty it is to make payment of such sum may pay it,

(*a*) to any person entitled to receive it according to the rules of the Fund, or, in the absence of any rule of the Fund to the contrary, to any person nominated in writing by the subscriber or depositor, to receive it, and *registered in the office of the Fund during his life time*,

(*b*) in default of any such person as aforesaid, to the person who produces a succession certificate or probate or letters of administration obtained under the law in force claiming to be entitled to receive such sum, provided that where the sum payable does *not exceed one thousand rupees*, payment may be made to such person whom the officer or the person making the payment after reasonable enquiry finds to be entitled to receive it.

Protection to deposits and other sums in certain cases.

4. (1) Compulsory deposits in any Government Provident Fund shall not be liable to attachment under any decree or order of a Court of Justice in respect of any debt or liability incurred by a subscriber to, or depositor in, any such Fund and a Receiver appointed under the Mysore Insolvency Regulation, 1911, shall not be entitled to, or have any claim on, any such compulsory deposit.

(2) Any sum standing to the credit of any subscriber to, or depositor in, any such Fund at the time of his decease and payable under the rules of the Fund or under this Regulation, to the widow or the children, or partly to the widow and partly to the children, of the subscriber or depositor, or to such person as may be authorised by law to receive payment on her or their behalf, shall vest in the widow or the children, or partly in the widow and partly in the children as the case may be, free from any debt or other liability incurred by the deceased, or incurred by the widow or by the children, or by any one or more of them, before the death of such subscriber or depositor.

Protection for anything done in good faith under this Regulation.

5. No suit or other legal proceeding shall lie against any person in respect of anything done or in good faith intended to be done in pursuance of the provisions of this Regulation.

Power to extend Regulation to other Provident Funds.

6. Government may, in its discretion, by notification in the official Gazette, extend the provisions of this Regulation to any Provident Fund established for the benefit of its employees by any Company which administers a Railway or Tramway in Mysore under contract with Government or for employees under a local authority, or for any employees in any aided Educational Institution or in a Muzrai Institution as defined in the Mysore Muzrai Regulation VI of 1913, or in any company registered according to law.

WD 2499—GPB—500—21-5-17